
Paying the Tithe When in Serious Debt

If a person is in serious debt, should they forgo paying their tithes until they are in a better financial position?

Answer - Opinion 1:

No, you should start where you are comfortable – or where you "purpose in your heart." The goal should be to continually give more as God brings increase to your finances. God provides more increase, you plant more seed, God provides more increase, you plant more seed..... and the cycle continues. A key here is not to eat all the seed i.e. consume all the increase that the Lord provides on fleshly desires but to be obedient to His instructions to cheerfully give back a portion of what he blesses us with.

Many have been taught that the tithe is "mandatory." We were told that we owe God 1/10 of our income and if we didn't pay up, we'd be cursed. Not tithing, we were told, is the same as stealing from God. "You're robbing from God" they would tell us, "God is going to get you." Fortunately, none of that is true. God loves us independent of our performance, which includes whether or not we tithe. New Testament giving isn't a debt or an obligation.

2 Corinthians 9:7: "So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.

I don't know how any Christian can read this passage and still think we are obligated to tithing, or that we are cursed if we don't. It says we're not supposed to give "grudgingly, or of necessity." If the reason you pay a tithe is because you don't want to be under a curse, then you are paying out of necessity, and it isn't cheerful. It's like paying hush money to God.

God loves a cheerful giver. The dominant motive for giving under the new covenant should be a cheerful heart. We should be giving because we want to, because we love God and are thankful for everything that He has done for us, not to pay God hush money. (*Andrew Wommack*)

Answer - Opinion 2:

The answer is a resounding no! Worldly logic says that the debtor can't afford to tithe. Spiritual truth says that the primary way to escape from the bondage of debt is to pay God first the money that is His and then to trust Him to give back to us to meet our needs.

I learned from God's Word that people who are in debt can meditate their way out of debt. (Psalm 1:1–3 & Joshua 1:8) and give their way out of debt. (Luke 6:38, 2 Corinthians 9:6 – 8, Malachi 3:8 – 11) After many months of darkness, I finally saw a light at the end of the tunnel.

It's not easy to give when our debts are large, yet this is exactly what we must do. We can give and meditate our way out of debt. Am I saying that, if someone is really "down and out," that he should start giving freely to God? This is exactly what I'm saying!

I have never yet read one Christian book on finances that even comes close to putting the proper emphasis on continual giving and constant meditation ahead of everything else. This is what God's Word teaches and we must follow His instructions. (*Jack Hartman*)